

CSD 1099 [09/26/06]

Name, Address, Telephone No. & I.D. No.

Larry D. Sorrell 87034
 7668 El Camino Real
 #104-726
 La Costa, CA. 92009
 760-271-6213

UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT OF CALIFORNIA
 325 West "F" Street, San Diego, California 92101-6991

In Re

Solorio, Ruth Blanca

BANKRUPTCY NO. 11-02070-LT7

Debtor.

BALANCE OF SCHEDULES, STATEMENTS, AND/OR CHAPTER 13 PLAN

Presented herewith are the original with the number of copies required by Local Bankruptcy Rule 1007-2(b) of the following [Check one or more boxes as appropriate]:

- ☒ Summary of Schedules
☒ Statistical Summary of Certain Liabilities and Related Data
☒ Schedule A - Schedule of Real Property
☒ Schedule B - Schedule of Personal Property
☒ Schedule C - Schedule of Property Claimed Exempt
☒ Schedule D - Creditors Holding Secured Claims
☒ Schedule E - Creditors Holding Unsecured Priority Claims
☒ Schedule F - Creditors Holding Unsecured Nonpriority Claims
☒ Schedule G - Schedule of Executory Contracts & Unexpired Leases
☒ Schedule H - Schedule of Co-Debtor
☒ Schedule I - Current Income of Individual Debtor(s)
☒ Schedule J - Current Expenditures of Individual Debtor(s)
☒ Statement of Financial Affairs
☒ Statement of Current Monthly Income and Means Test Calculation (Form B22A)
☐ Statement of Current Monthly Income (Form B22B)
☐ Statement of Current Monthly Income and Calculation of Commitment Period and Disposable Income (Form B22C)
☐ Chapter 13 Plan

IF ADDITIONAL CREDITORS ARE ADDED AT THIS TIME, THE FOLLOWING ARE REQUIRED:

1. Computer diskette containing only the added names and addresses (when the Balance of Schedules are filed on paper).
2. Local Form CSD 1101, *NOTICE TO CREDITORS OF THE ABOVE-NAMED DEBTOR ADDED BY AMENDMENT OR BALANCE OF SCHEDULES*, as required by Local Bankruptcy Rule 1007-4. See instructions on reverse side.

Dated: 2/22/2011

Signed: /S/ Larry D. Sorrell

Attorney for Debtor

I [We] Ruth Blanca Solorio and _____, the undersigned debtor(s), hereby declare under penalty of perjury that the information set forth in the balance of schedules and/or chapter 13 attached hereto, consisting of 41 pages, and on the creditor matrix diskette, if any, is true and correct to the best of my [our] information and belief.

Dated: 2/22/2011

/S/ Ruth Blanca Solorio

Debtor

Joint Debtor

INSTRUCTIONS

1. Local Form CSD 1101, *NOTICE TO CREDITORS OF THE ABOVE-NAMED DEBTOR ADDED BY AMENDMENT OR BALANCE OF SCHEDULES*, may be used to notify any added entity. When applicable, copies of the following notices shall accompany the notice: Order for and Notice of Section 341(a) Meeting, Discharge of Debtor, Notice of Order Confirming Plan, and Proof of Claim.
2. If not filed previously and this is an ECF case, the *DECLARATION RE: ELECTRONIC FILING OF PETITION, SCHEDULES & STATEMENTS* (Local Form CSD 1801) must be filed in accordance with General Order #162.

CERTIFICATE OF SERVICE

I, the undersigned whose address appears below, certify:

That I am, and at all times hereinafter mentioned was, more than 18 years of age;

That on 22 day of February, 2011, I served a true copy of the within BALANCE OF SCHEDULES AND/OR CHAPTER 13 PLAN by [describe here mode of service]

U.S. Mail

on the following persons [set forth name and address of person served]:

[☒] For Chpt. 7, 11, & 12 cases: [] For ODD numbered Chapter 13 cases: [] For EVEN numbered Chapter 13 cases:

UNITED STATES TRUSTEE
Department of Justice
402 West Broadway, Suite 600
San Diego, CA 92101

THOMAS H. BILLINGSLEA, JR., TRUSTEE
530 "B" Street, Suite. 1500
San Diego, CA 92101

DAVID L. SKELTON, TRUSTEE
525 "B" Street, Suite 1430
San Diego, CA 92101-4507

[☒] Chpt. 7 Trustee, if any:

Gregory A. Akers
PO Box 26219
San Diego, CA. 92196

[] If Chpt. 11, each member of any committee appointed:

I certify under penalty of perjury that the foregoing is true and correct.

Executed on 2/22/2011
(Date)

/S/ Larry D. Sorrell
(Typed Name and Signature)

7668 El Camino Real #104-726
(Address)

La Costa, CA. 92009
(City, State, ZIP Code)

**United States Bankruptcy Court
Southern District of California**

IN RE:

Case No. 3:11-bk-02070-LT7Solorio, Ruth BlancaChapter 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 0.00

Prior to the filing of this statement I have received \$ _____

Balance Due \$ _____

2. The source of the compensation paid to me was: ☐ Debtor ☒ Other (specify): **No fee paid.**
3. The source of compensation to be paid to me is: ☐ Debtor ☒ Other (specify): **No fee to be paid.**
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - e. [Other provisions as needed]

Counsel is representing the Debtor herein without fee or other compensation.

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

February 22, 2011

Date

/s/ Larry D. Sorrell

Larry D. Sorrell 87034
 Larry Sorrell Law Offices
 7668 El Camino Real #104-726
 La Costa, CA 92009
 (760) 271-6213 Fax: (714) 923-8713
 sorrelllawoffices@gmail.com

**United States Bankruptcy Court
Southern District of California**

IN RE:Case No. 3:11-bk-02070-LT7**Solorio, Ruth Blanca**Chapter 7

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NUMBER OF SHEETS | ASSETS | LIABILITIES | OTHER |
|--|----------------------|---------------------|---------------|-----------------|-------------|
| A - Real Property | Yes | 1 | \$ 940,000.00 | | |
| B - Personal Property | Yes | 3 | \$ 1,170.75 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | \$ 1,002,700.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 2 | | \$ 57,373.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 10 | | \$ 377,192.56 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | \$ 3,731.22 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 1 | | | \$ 8,723.12 |
| TOTAL | | 22 | \$ 941,170.75 | \$ 1,437,265.56 | |

**United States Bankruptcy Court
Southern District of California**

IN RE:Case No. 3:11-bk-02070-LT7**Solorio, Ruth Blanca**Chapter 7

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|---------------------|
| Domestic Support Obligations (from Schedule E) | \$ 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | \$ 57,373.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$ 0.00 |
| Student Loan Obligations (from Schedule F) | \$ 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | \$ 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$ 0.00 |
| TOTAL | \$ 57,373.00 |

State the following:

| | |
|---|--------------------|
| Average Income (from Schedule I, Line 16) | \$ 3,731.22 |
| Average Expenses (from Schedule J, Line 18) | \$ 8,723.12 |
| Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20) | \$ 3,514.26 |

State the following:

| | | |
|--|---------------------|----------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$ 95,000.00 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$ 57,373.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$ 0.00 |
| 4. Total from Schedule F | | \$ 377,192.56 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$ 472,192.56 |

B6A (Official Form 6A) (12/07)

IN RE Solorio, Ruth Blanca

Debtor(s)

Case No. 3:11-bk-02070-LT7

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|---|---|------------------------------------|---|-------------------------|
| 2132 Vuelta Court, Carlsbad, CA. 92009. Four bedroom, 3 bath, 2,500 square foot house. | | | 650,000.00 | 745,000.00 |
| 2563 D Navarra Drive, Carlsbad, CA. 92009. Two bedroom, 2 bath, 1,500 square foot condominium, with 2 car garage. | | | 290,000.00 | 257,700.00 |
| TOTAL | | | 940,000.00 | |

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

IN RE Solorio, Ruth BlancaCase No. 3:11-bk-02070-LT7

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|---|---------------------------------------|--|
| 1. Cash on hand. | X | California Coast Credit Union Savings Acct # 7380 Checking Acct # 7380 | | 40.75 |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | | | |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, include audio, video, and computer equipment. | | Refrigerator (\$250), Washer/Dryer (\$60), Cooking Utensils (\$20), Pots & Pans (\$20), Bedroom Furniture (\$40), Computer (\$60), Printer (\$40), Cell Phone (\$40), Stove (\$300). | | 630.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. Wearing apparel. | | Clothing | | 200.00 |
| 7. Furs and jewelry. | | Watches & jewelry. | | 200.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. Annuities. Itemize and name each issue. | X | | | |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |

B6B (Official Form 6B) (12/07) - Cont.

IN RE Solorio, Ruth Blanca

Case No. 3:11-bk-02070-LT7

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|---|---------------------------------------|--|
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 1995 Nissan 200SX with 190,000 miles, not running. | | 100.00 |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | X | | | |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |

B6B (Official Form 6B) (12/07) - Cont.

IN RE Solorio, Ruth Blanca

Debtor(s)

Case No. 3:11-bk-02070-LT7

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|--------------------------------------|---------------------------------------|--|
| 35. Other personal property of any kind not already listed. Itemize. | | Earned unpaid wages. | | unknown |
| TOTAL | | | | 1,170.75 |

B6C (Official Form 6C) (04/10)

IN RE Solorio, Ruth Blanca

Debtor(s)

Case No. 3:11-bk-02070-LT7

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$146,450. *

(Check one box)

☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|---|--------------------------------------|----------------------------|--|
| <u>SCHEDULE A - REAL PROPERTY</u> | | | |
| 2563 D Navarra Drive, Carlsbad, CA. 92009. Two bedroom, 2 bath, 1,500 square foot condominium, with 2 car garage. | CCCP § 704.730(a)(1) | 32,300.00 | 290,000.00 |
| <u>SCHEDULE B - PERSONAL PROPERTY</u> | | | |
| California Coast Credit Union Savings Acct # 7380 Checking Acct # 7380 | CCCP § 704.080 | 40.75 | 40.75 |
| Refrigerator (\$250), Washer/Dryer (\$60), Cooking Utensils (\$20), Pots & Pans (\$20), Bedroom Furniture (\$40), Computer (\$60), Printer (\$40), Cell Phone (\$40), Stove (\$300). | CCCP § 704.020 | 430.00 | 630.00 |
| Clothing | CCCP § 704.020 | 200.00 | 200.00 |
| Watches & jewelry. | CCCP § 704.040 | 200.00 | 200.00 |
| 1995 Nissan 200SX with 190,000 miles, not running. | CCCP § 704.010 | 100.00 | 100.00 |
| Earned unpaid wages. | CCCP § 704.070 | 75% | unknown |

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6D (Official Form 6D) (12/07)

IN RE Solorio, Ruth Blanca

Debtor(s)

Case No. 3:11-bk-02070-LT7

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|---|--|------------|--------------|----------|---|------------------------------|
| | | | | | | | |
| ACCOUNT NO. 8233 Bac Home Loans Service 450 American St Simi Valley, CA 93065 | | Second mortgage on Navarra Drive property. VALUE \$ 290,000.00 | | | | 227,700.00 | |
| ACCOUNT NO. 5983 Chase Po Box 1093 Northridge, CA 91328 | | First mortgage on Navarra Drive property. VALUE \$ 290,000.00 | | | | 30,000.00 | |
| ACCOUNT NO. 7509 Chase Phoenix, AZ 85062 | | Second mortgage on Vuelta Court property. VALUE \$ 650,000.00 | | | | 220,000.00 | 95,000.00 |
| ACCOUNT NO. 9788 North Island Credit Union 2300 Boswell Road Chula Vista, CA 91914 | | First mortgage on Vuelta Court property. VALUE \$ 650,000.00 | | | | 525,000.00 | |
| 0 continuation sheets attached | | Subtotal (Total of this page) | | | | \$ 1,002,700.00 | \$ 95,000.00 |
| | | Total (Use only on last page) | | | | \$ 1,002,700.00 | \$ 95,000.00 |

(Report also on
Summary of
Schedules.)(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Solorio, Ruth Blanca

Debtor(s)

Case No. 3:11-bk-02070-LT7

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form 6E) (04/10) - Cont.

IN RE Solorio, Ruth BlancaCase No. 3:11-bk-02070-LT7

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.) | CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY | |
|--|--|---|------------|--------------|----------|-----------------------------------|--------------------------------------|--|----|
| ACCOUNT NO. Department of the Treasury Internal Revenue Service Fresno, CA 93888 | | | | | | unknown | | | |
| ACCOUNT NO. 8245 Franchise Tax Board PO Box 942840 Sacramento, CA 94240-0040 | | State income tax. | | | X | 43,511.00 | 43,511.00 | | |
| ACCOUNT NO. 2732 San Diego County Treasurer Tax Collector PO Box 129009 San Diego, CA 92112 | | Property tax owed on Navarra Drive property. | | | | 5,711.00 | 5,711.00 | | |
| ACCOUNT NO. 1200 San Diego County Treasurer Tax Collector PO Box 129009 San Diego, CA 92112 | | Property tax owed on Vuelta Drive property. | | | | 8,151.00 | 8,151.00 | | |
| ACCOUNT NO. San Diego County Treasurer Tax Collector PO Box 129009 San Diego, CA 92112 | | Property tax owed on La Costa Avenue property. | | | | unknown | | | |
| ACCOUNT NO. | | | | | | | | | |
| Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims | | | | | | Subtotal (Totals of this page) | \$ 57,373.00 | \$ 57,373.00 | \$ |
| (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) | | | | | | Total | \$ 57,373.00 | | |
| (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.) | | | | | | Total | | \$ 57,373.00 | \$ |

B6F (Official Form 6F) (12/07)

IN RE Solorio, Ruth Blanca

Debtor(s)

Case No. 3:11-bk-02070-LT7

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 2680 A&M Financial Services PO Box 571358 Tarzana, CA 91357 | | Debtor has no information as to the nature of this debt. | | | | 600.00 |
| ACCOUNT NO. 9325 AT & T PO Box 9039 South San Francisco, CA 94083 | | Telephone service in approximately April & May of 2010. | | | | 207.00 |
| ACCOUNT NO. Enhanced Recovery Co L 8014 Bayberry Rd Jacksonville, FL 32256 | | Assignee or other notification for: AT & T | | | | |
| ACCOUNT NO. 8772 AT & T PO Box 9039 South San Francisco, CA 94083 | | Telephone service in approximately April & May of 2010. | | | | 209.00 |
| Subtotal (Total of this page) | | | | | | \$ 1,016.00 |
| Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | | | | | \$ |

9 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

IN RE Solorio, Ruth BlancaCase No. 3:11-bk-02070-LT7

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. Franklin Collection Sv 2978 W Jackson St Tupelo, MS 38803 | | Assignee or other notification for: AT & T | | | | |
| ACCOUNT NO. 0630 AT & T PO Box 9039 South San Francisco, CA 94083 | | Telephone services in approximately April & May of 2010. | | | | 144.00 |
| ACCOUNT NO. Franklin Collection Sv 2978 W Jackson St Tupelo, MS 38803 | | Assignee or other notification for: AT & T | | | | |
| ACCOUNT NO. 9999 Bank Of America PO Box 851001 Dallas, TX 75285-1001 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 5,754.64 |
| ACCOUNT NO. Calvary Portfolio Service LLC PO Box 1017 Hawthorne, NY 10532 | | Assignee or other notification for: Bank Of America | | | | |
| ACCOUNT NO. 5931 Bank Of America PO Box 15102 Wilmington, DE 19886-5102 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 37,500.00 |
| ACCOUNT NO. 5241 Bank Of America PO Box 15726 Wilmington, DE 19886-5726 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 16,183.57 |

Sheet no. 1 of 9 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **59,582.21**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Solorio, Ruth Blanca

Debtor(s)

Case No. 3:11-bk-02070-LT7

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 8268 Bank Of America PO Box 15102 Wilmington, DE 19886-5102 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 48,070.00 |
| ACCOUNT NO. Cavalry Portfolio Serv 7 Skyline Drive Hawthorne, NY 10532 | | Assignee or other notification for: Bank Of America | | | | |
| ACCOUNT NO. 6727 Bank Of America PO Box 15102 Wilmington, DE 19886-5102 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 21,972.00 |
| ACCOUNT NO. Cavalry Portfolio Serv 7 Skyline Drive Hawthorne, NY 10532 | | Assignee or other notification for: Bank Of America | | | | |
| ACCOUNT NO. 7283 Bank Of America PO Box 15102 Wilmington, DE 19886-5102 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 7,813.00 |
| ACCOUNT NO. Cavalry Portfolio Serv 7 Skyline Drive Hawthorne, NY 10532 | | Assignee or other notification for: Bank Of America | | | | |
| ACCOUNT NO. 5640 Cap One Po Box 85520 Richmond, VA 23285 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 6,671.00 |

Sheet no. 2 of 9 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **84,526.00**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Solorio, Ruth BlancaCase No. 3:11-bk-02070-LT7

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 2900 Capital One PO Box 60599 City Of Industry, CA 91716-0599 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 6,003.67 |
| ACCOUNT NO. Patenaude & Felix, APC 4545 Murphy Canyon Road 3rd Floor San Diego, CA 92123 | | Assignee or other notification for: Capital One | | | | |
| ACCOUNT NO. 2348 Chase Cardmember Services PO Box 94014 Palatine, IL 60094-4014 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 17,000.00 |
| ACCOUNT NO. 1125 Chase Card Services PO Box 94014 Palatine, IL 60094-4014 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 7,000.00 |
| ACCOUNT NO. 6050 Chase Card Services PO Box 94014 Palatine, IL 60094-4014 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 3,000.00 |
| ACCOUNT NO. JP Morgan Chase Legal Dept 300 S Grand Ave 4th Floor Los Angeles, CA 90071 | | Assignee or other notification for: Chase | | | | |
| ACCOUNT NO. NCO Financial System Inc 507 Prudential Road Horsham, PA 19044 | | Assignee or other notification for: Chase | | | | |

Sheet no. 3 of 9 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **33,003.67**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Solorio, Ruth BlancaCase No. 3:11-bk-02070-LT7

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|------------|--------------|----------|-----------------------|
| | | | | | | |
| ACCOUNT NO. 8690 Chase Card Services PO Box 94014 Palatine, IL 60094 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 8,000.00 |
| ACCOUNT NO. NCO Financial System Inc 507 Prudential Road Horsham, PA 19044 | | Assignee or other notification for: Chase | | | | |
| ACCOUNT NO. 3073 Chase 300 S Grand Avenue 4th Floor Los Angeles, CA 90071 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 4,898.61 |
| ACCOUNT NO. 6063 Chevron/Texaco GE Money Bank PO Box 981430 El Paso, TX 17988-1430 | | Credit card used to purchase gasoline. Last used in 2008. | | | | 789.71 |
| ACCOUNT NO. 8475 Citi Bank PO Box 660370 Dallas, TX 75266-0370 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 8,565.33 |
| ACCOUNT NO. Hunt & Henrigues Attorneys 151 Bernal Road, Suite 8 San Jose, CA 95119-1306 | | Assignee or other notification for: Citi Bank | | | | |
| ACCOUNT NO. 2958 Citi/Sears Gold Master Card PO Box 6286 Sioux Falls, SD 57117 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 4,152.60 |

Sheet no. 4 of 9 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **26,406.25**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Solorio, Ruth BlancaCase No. 3:11-bk-02070-LT7

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 0065 Citibank PO Box 6000 The Lakes, NV 89163 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 5,564.00 |
| ACCOUNT NO. Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123 | | Assignee or other notification for: Citibank | | | | |
| ACCOUNT NO. City Of Carlsbad PO Box 9009 Carlsbad, CA 92018 | | Water service for house (foreclosed) on La Costa Avenue in April/May 2010. | | | | 264.00 |
| ACCOUNT NO. American Capital Ent 42145 Lyndie Ln Ste 212 Temecula, CA 92591 | | Assignee or other notification for: City Of Carlsbad | | | | |
| ACCOUNT NO. 0739 Discover PO Box 3008 New Albany, OH 43054-3008 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 9,161.32 |
| ACCOUNT NO. Mann Bracker LLP 28632 Roadside Drive #265 Agoura Hills, CA 91301 | | Assignee or other notification for: Discover | | | | |
| ACCOUNT NO. FSH 32 Fairway South GRG Management PO Box 503978 San Diego, CA 92150-3978 | | Homeowner association fee for condominium on Navarra Drive. | | | | 10,213.50 |

Sheet no. 5 of 9 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **25,202.82**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Solorio, Ruth BlancaCase No. 3:11-bk-02070-LT7

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|--|------------|--------------|----------|-----------------------|
| | | | | | | |
| ACCOUNT NO. 1608 Home Depot /Expo Credit Card Service Processing Center Des Moines, IA 50364-0001 | | Home imporovment supplies purchased in/and prior to 2007 for 3 properties owned by debtor at that time. | | | | 9,041.12 |
| ACCOUNT NO. MCM Dept 12421 PO Box 603 Oaks, PA 19456 | | Assignee or other notification for: Home Depot /Expo Credit | | | | |
| ACCOUNT NO. 3566 Main Street Acquisition Corp PO Box 2629 Swanee, GA 30024 | | Debtor has no knowledge as to the origin of this debt. | | | | 10,809.95 |
| ACCOUNT NO. Martin Ecker 2132 Vuelta Court Carlsbad, CA 92009 | | Judgment entered in suit for return of rent/damage deposit. | | | | 2,314.00 |
| ACCOUNT NO. Olga Corella 7602 Calle Madero La Costa, CA 92009 | | Personal loans to the debtor between 2008 & 2010 for personal living expenses. | | | | 45,000.00 |
| ACCOUNT NO. 2046 Praxis Financial Solution 7331 N Lincoln Avenue #8 Lincolnwood, IL 60712-1704 | | Debtor has no knowledge as to the orgin of this debt. | | | | 10,206.98 |
| ACCOUNT NO. 6671 Rayne Water 4635 Ruffner Street San Diego, CA 92111 | | Water service prior to May of 2010. | | | | 114.60 |

Sheet no. 6 of 9 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **77,486.65**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Solorio, Ruth Blanca

Debtor(s)

Case No. 3:11-bk-02070-LT7

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. IC Systems PO Box 64378 St Paul, MN 55164-0378 | | Assignee or other notification for: Rayne Water | | | | |
| ACCOUNT NO. 5792 RBS Card Service PO Box 18204 Bridgeport, CT 06601-3204 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 3,018.25 |
| ACCOUNT NO. Lending Edge Recovery Solution LLC 5440 N Cumberland Avenue #300 Chicago, IL 60656-1490 | | Assignee or other notification for: RBS Card Service | | | | |
| ACCOUNT NO. Mercantile PO Box 9016 Williamsville, NY 14231-9016 | | Assignee or other notification for: RBS Card Service | | | | |
| ACCOUNT NO. 3756 RBS Card Service PO Box 18204 Bridgeport, CT 06601-3204 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 4,200.00 |
| ACCOUNT NO. Mercantile PO Box 9016 Williamsville, NY 14231-9016 | | Assignee or other notification for: RBS Card Service | | | | |
| ACCOUNT NO. Richard J Boudreau & Associates LLC 5 Industrial Way Salem, NH 03079 | | Assignee or other notification for: RBS Card Service | | | | |

Sheet no. 7 of 9 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

\$ **7,218.25**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

\$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Solorio, Ruth BlancaCase No. 3:11-bk-02070-LT7

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 3566 RPM 20816 44th Avenue W Lynwood, WA 98036 | | Debtor has no knowledge as to the origin of this debt. | | | | 10,809.95 |
| ACCOUNT NO. 3369 San Diego Gas & Electric PO Box 25111 Santa Ana, 92799-5111 | | Gas & electric service at La Costa Ave property then owned by the Debtor for March to May of 2010. | | | | 552.00 |
| ACCOUNT NO. Financial Credit Network 1300 W Main St Visalia, CA 93291 | | Assignee or other notification for: San Diego Gas & Electric | | | | |
| ACCOUNT NO. 8475 Shell Master Card PO Box 6000 The Lakes, NV 89163-6000 | | Credit card used to purchase gasoline. Last used in 2008. | | | | 8,375.76 |
| ACCOUNT NO. Terry Press 8569 Burton Way Los Angeles, CA 90048 | | Judgment entered in money suit. | | | | 1,000.00 |
| ACCOUNT NO. 2812 Time Warner 8949 Ware Court San Diego, CA 92121 | | Cable service at La Costa Avenue property. March, April, May of 2010. | | | | 466.55 |
| ACCOUNT NO. 6792 US Bank PO Box 790408 St Louis, MO 63179 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 5,567.06 |

Sheet no. 8 of 9 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **26,771.32**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Solorio, Ruth BlancaCase No. 3:11-bk-02070-LT7

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 0856 WaMu PO Box 44016 Jacksonville, FL 32231-4016 | | First mortgage on La Costa Avenue property. Foreclosed. | | | | unknown |
| ACCOUNT NO. 2348 Washington Mutual Card Services PO Box 660487 Dallas, TX 75266-0487 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 16,125.39 |
| ACCOUNT NO. Bureau Of Collection Recovery, Inc 7575 Corporate Way Eden Prairie, MN 55344 | | Assignee or other notification for: Washington Mutual Card Services | | | | |
| ACCOUNT NO. 2046 Wells Fargo Bank PO Box 30086 Los Angeles, CA 90030-0086 | | Credit card used to purchase gasoline, clothing, consumer items, and for other general living expenses. Last used in 2008. | | | | 12,354.00 |
| ACCOUNT NO. Main Street Acquisiton 2877 Paradise Rd Unit 30 Las Vegas, NV 89109 | | Assignee or other notification for: Wells Fargo Bank | | | | |
| ACCOUNT NO. 1998 Wells Fargo Bank Nv Na Po Box 31557 Billings, MT 59107 | | Second mortgage on La Costa Avenue property foreclosed in February of 2010. | | | | |
| ACCOUNT NO. 7767 Wescom PO Box 7058 Pasadena, CA 91109 | | Credit union personal line of credit used for living expenses. | | | | 7,500.00 |

Sheet no. 9 of 9 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **35,979.39**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$ **377,192.56**

B6G (Official Form 6G) (12/07)

IN RE Solorio, Ruth Blanca

Debtor(s)

Case No. 3:11-bk-02070-LT7

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|--|
| | |

B6H (Official Form 6H) (12/07)

IN RE Solorio, Ruth Blanca

Debtor(s)

Case No. 3:11-bk-02070-LT7

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
| | |

B6I (Official Form 6I) (12/07)

IN RE Solorio, Ruth Blanca

Debtor(s)

Case No. 3:11-bk-02070-LT7

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

| | | |
|--|---|---------|
| Debtor's Marital Status Single | DEPENDENTS OF DEBTOR AND SPOUSE | |
| | RELATIONSHIP(S): | AGE(S): |
| | | |
| EMPLOYMENT: | DEBTOR | SPOUSE |
| Occupation | Substitute Teacher | |
| Name of Employer | Encinitas Union School District | |
| How long employed | 2 years | |
| Address of Employer | 101 S Rancho Santa Fe Road Encinitas, CA 92024 | |

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

| DEBTOR | SPOUSE |
|------------------|----------|
| \$ <u>235.21</u> | \$ _____ |
| \$ _____ | \$ _____ |

2. Estimated monthly overtime

| | |
|----------|----------|
| \$ _____ | \$ _____ |
|----------|----------|

3. SUBTOTAL

| | |
|------------------|----------|
| \$ <u>235.21</u> | \$ _____ |
|------------------|----------|

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and Social Security

| | |
|-----------------|----------|
| \$ <u>17.99</u> | \$ _____ |
|-----------------|----------|

b. Insurance

| | |
|----------|----------|
| \$ _____ | \$ _____ |
|----------|----------|

c. Union dues

| | |
|----------|----------|
| \$ _____ | \$ _____ |
|----------|----------|

d. Other (specify) _____

| | |
|----------|----------|
| \$ _____ | \$ _____ |
|----------|----------|

5. SUBTOTAL OF PAYROLL DEDUCTIONS

| | |
|-----------------|----------|
| \$ <u>17.99</u> | \$ _____ |
|-----------------|----------|

6. TOTAL NET MONTHLY TAKE HOME PAY

| | |
|------------------|----------|
| \$ <u>217.22</u> | \$ _____ |
|------------------|----------|

7. Regular income from operation of business or profession or farm (attach detailed statement)

| | |
|----------|----------|
| \$ _____ | \$ _____ |
|----------|----------|

8. Income from real property

| | |
|--------------------|----------|
| \$ <u>2,650.00</u> | \$ _____ |
|--------------------|----------|

9. Interest and dividends

| | |
|----------|----------|
| \$ _____ | \$ _____ |
|----------|----------|

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

| | |
|----------|----------|
| \$ _____ | \$ _____ |
|----------|----------|

11. Social Security or other government assistance

(Specify) **Social Security**

| | |
|------------------|----------|
| \$ <u>864.00</u> | \$ _____ |
|------------------|----------|

12. Pension or retirement income

| | |
|----------|----------|
| \$ _____ | \$ _____ |
|----------|----------|

13. Other monthly income

(Specify) _____

| | |
|----------|----------|
| \$ _____ | \$ _____ |
|----------|----------|

14. SUBTOTAL OF LINES 7 THROUGH 13

| | |
|--------------------|----------|
| \$ <u>3,514.00</u> | \$ _____ |
|--------------------|----------|

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

| | |
|--------------------|----------|
| \$ <u>3,731.22</u> | \$ _____ |
|--------------------|----------|

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

| |
|--------------------|
| \$ <u>3,731.22</u> |
|--------------------|

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None

B6J (Official Form 6J) (12/07)

IN RE Solorio, Ruth Blanca

Debtor(s)

Case No. 3:11-bk-02070-LT7

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | |
|---|--------------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ <u>2,730.87</u> |
| a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | |
| b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | |
| 2. Utilities: | |
| a. Electricity and heating fuel | \$ <u>200.00</u> |
| b. Water and sewer | \$ _____ |
| c. Telephone | \$ <u>150.00</u> |
| d. Other _____ | \$ _____ |
| 3. Home maintenance (repairs and upkeep) | \$ _____ |
| 4. Food | \$ <u>450.00</u> |
| 5. Clothing | \$ _____ |
| 6. Laundry and dry cleaning | \$ <u>50.00</u> |
| 7. Medical and dental expenses | \$ <u>200.00</u> |
| 8. Transportation (not including car payments) | \$ <u>500.00</u> |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ _____ |
| 10. Charitable contributions | \$ _____ |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | |
| a. Homeowner's or renter's | \$ <u>66.00</u> |
| b. Life | \$ _____ |
| c. Health | \$ _____ |
| d. Auto | \$ <u>55.00</u> |
| e. Other _____ | \$ _____ |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | |
| (Specify) <u>Real Estate</u> | \$ <u>679.25</u> |
| 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) | |
| a. Auto | \$ _____ |
| b. Other <u>Payment On Rental Property (Vuelta Dr.)</u> | \$ <u>3,417.00</u> |
| 14. Alimony, maintenance, and support paid to others | \$ _____ |
| 15. Payments for support of additional dependents not living at your home | \$ _____ |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ _____ |
| 17. Other <u>Gardner</u> | \$ <u>100.00</u> |
| <u>Pool Maintenance</u> | \$ <u>125.00</u> |

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

| |
|--------------------|
| \$ <u>8,723.12</u> |
|--------------------|

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

None

20. STATEMENT OF MONTHLY NET INCOME

| | |
|--|---------------------|
| a. Average monthly income from Line 15 of Schedule I | \$ <u>3,731.22</u> |
| b. Average monthly expenses from Line 18 above | \$ <u>8,723.12</u> |
| c. Monthly net income (a. minus b.) | \$ <u>-4,991.90</u> |

B6 Declaration (Official Form 6 - Declaration) (12/07)

IN RE Solorio, Ruth Blanca

Debtor(s)

Case No. 3:11-bk-02070-LT7

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: February 22, 2011 Signature: /s/ Ruth Blanca Solorio
Ruth Blanca Solorio

Debtor

Date: _____ Signature: _____
 (Joint Debtor, if any)
 [If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Southern District of California**

IN RE:

Case No. 3:11-bk-02070-LT7Solorio, Ruth BlancaChapter 7

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|-----------------|--|
| 4,912.71 | 2010 |
| | Encinitas Union School District |
| 1,040.85 | 2009 |
| | Encinitas Union School District |

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|------------------|---------------------------------------|
| 3,514.00 | 2011 |
| | Social Security, \$1,7028.00 |
| | Real estate rents, \$2,650.00 |
| 39,379.00 | 2010 |
| | Social Security, \$10,379.00 |
| | Real estate rents, \$26,500.00 |
| | Chase Bank \$2,500.00 |
| 10,379.00 | 2009 |
| | Social Security |

3. Payments to creditors*Complete a. or b., as appropriate, and c.*

None ☒ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|---|--|--|---|
| Martin Ecker v Ruth Solorio, | Suit for return of rent and damage deposit. | Kearney Mesa Municipal Court, San Diego County | Judgment entered for Plaintiff, Martin Ecker |
| Terry Press v Ruth Solorio, Case #94S033116 | Money suit for alleged property damage. | Beverly Hills Municipal Court, Los Angeles County | Judgment entered for Plaintiff |
| Chase Bank v Ruth Solorio, #09CO3436 | Money suit on credit card account | Superior Court, Beverly Hills, CA. | Judgment entered for \$5,077.68. |
| Capital One v Ruth Solorio, #37- 2010-00056605-CL-NC | Suit for money owed on credit card. | Superior Court Of California, San Diego County, North County Division | Complaint filed 6/21/2010. |

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED | DATE OF SEIZURE | DESCRIPTION AND VALUE OF PROPERTY |
|---|------------------|---|
| Chase Bank 300 S Grand Ave 4th Floor Los Angeles, CA 90071 | 7/27/2010 | \$546.74 cash taken from bank account. |

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR OR SELLER | DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN | DESCRIPTION AND VALUE OF PROPERTY |
|--|--|--|
| WaMu PO Box 44016 Jacksonville, FL 32231-4016 | February 2010 | Foreclosure on property at 2608 La Costa Avenue, Carlsbad, CA. 92009, valued at approximately \$700,000.00. |

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☒ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☐ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

2608 La Costa Avenue, Carlsbad, CA. 92009

NAME USED

Ruth Solorio

DATES OF OCCUPANCY

2006-2009**16. Spouses and Former Spouses**

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Married to Roberto Solorio 1966-1969.**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☒ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **February 22, 2011** Signature /s/ **Ruth Blanca Solorio**
of Debtor **Ruth Blanca Solorio**

Date: _____ Signature _____
of Joint Debtor
(if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

B8 (Official Form 8) (12/08)

**United States Bankruptcy Court
Southern District of California**

IN RE:Case No. **3:11-bk-02070-LT7****Solorio, Ruth Blanca**Chapter **7**

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. *(Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)*

| | |
|--|---|
| Property No. 1 | |
| Creditor's Name: Bac Home Loans Service | Describe Property Securing Debt: 2563 D Navarra Drive, Carlsbad, CA. 92009. Two bedroom, 2 |
| Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to <i>(check at least one)</i> : <input checked="" type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is <i>(check one)</i> : <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt | |

| | |
|--|---|
| Property No. 2 (if necessary) | |
| Creditor's Name: Chase | Describe Property Securing Debt: 2563 D Navarra Drive, Carlsbad, CA. 92009. Two bedroom, 2 |
| Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to <i>(check at least one)</i> : <input checked="" type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is <i>(check one)</i> : <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt | |

PART B – Personal property subject to unexpired leases. *(All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)*

| | | |
|-------------------------------|----------------------------------|--|
| Property No. 1 | | |
| Lessor's Name: | Describe Leased Property: | Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Property No. 2 (if necessary) | | |
| Lessor's Name: | Describe Leased Property: | Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No |

1 continuation sheets attached *(if any)*

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: **February 22, 2011****/s/ Ruth Blanca Solorio**

Signature of Debtor

Signature of Joint Debtor

B8 (Official Form 8) (12/08)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION*(Continuation Sheet)***PART A – Continuation**

| | | |
|--|--|--|
| Property No. 3 | | |
| Creditor's Name: Chase | Describe Property Securing Debt: 2132 Vuelta Court, Carlsbad, CA. 92009. Four bedroom, 3 ba | |
| Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to <i>(check at least one)</i> : <input checked="" type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt | | |

| | | |
|--|--|--|
| Property No. 4 | | |
| Creditor's Name: North Island Credit Union | Describe Property Securing Debt: 2132 Vuelta Court, Carlsbad, CA. 92009. Four bedroom, 3 ba | |
| Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to <i>(check at least one)</i> : <input checked="" type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt | | |

| | | |
|---|---|--|
| Property No. | | |
| Creditor's Name: | Describe Property Securing Debt: | |
| Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt | | |

© 1993-2010 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

PART B – Continuation

| | | |
|-----------------------|----------------------------------|---|
| Property No. | | |
| Lessor's Name: | Describe Leased Property: | Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No |

| | | |
|-----------------------|----------------------------------|---|
| Property No. | | |
| Lessor's Name: | Describe Leased Property: | Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No |